

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-19923-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Allan Forester  
aka Robert Allen Forester  
7 Ruth Court  
Absecon, NJ 08201

Social Security No.:  
xxx-xx-5589

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/3/24  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 22, 2023

JAN: as

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Robert Allan Forester  
Debtor

Case No. 22-19923-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 22, 2023

User: admin  
Form ID: 132

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID	Recipient Name and Address
db	+ Robert Allan Forester, 7 Ruth Court, Absecon, NJ 08201-1813
519792671	Citibank, NA, - Wawa, PO Box 6139, Sioux Falls, SD 57117-6139
519823618	+ Frank Guaracini, III, 2123 Dune Drive, Suite 11, Avalon, NJ 08202-2000
519792674	Helix Financial by Bank of Orrick, 113 E. South Front Street, Orrick, MO 64077
519792679	+ NJ Higher Education, PO Box 544, Trenton, NJ 08625-0544
519792683	+ Tax Collector, City of Absecon, 500 Mill Road, Absecon, NJ 08201-1940
519820017	+ Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
519792684	+ Uetsa Tsakits, Inc., d/b/a Maxlend, PO Box 760, Parshall, ND 58770-0703
519792685	Uprova Credit, LLC, 635 East Highway 20, V, Upper Lake, CA 95485
519792687	+ WLCC Lending BGL, d/b/a Bison Green Lending, PO Box 191, Pine Ridge, SD 57770-0191

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2023 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 22 2023 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519792665	Email/PDF: bncnotices@becket-lee.com	Nov 22 2023 21:13:08	American Express, PO Box 981535, El Paso, TX 79998-1535
519798112	+ Email/Text: bkfilings@zwickerpc.com	Nov 22 2023 20:59:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519792666	Email/Text: BankruptcyNotices@aafes.com	Nov 22 2023 20:58:00	Army/Air Force Exchange, PO Box 650410, Dallas, TX 75265-0410
519792667	Email/Text: fwdbctl@spotloan.com	Nov 22 2023 20:58:42	BlueChip Financial, d/b/a Spotloan, PO Box 720, Belcourt, ND 58316
519809457	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 22 2023 20:57:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
519845562	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2023 20:59:00	CSMC 2018-SP2 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519792668	+ Email/Text: bankruptcy@cavps.com	Nov 22 2023 20:58:00	Cavalry Portfolio Servicing, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
519794893	+ Email/Text: bankruptcy@cavps.com	Nov 22 2023 20:58:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519792669	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:13:06	Citibank - Home Depot, PO Box 6500, Sioux Falls, SD 57117-6500

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519792670	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 21:12:43	Citibank - Staples, P O Box 6403, Sioux Falls, SD 57117-6403
519792672	+ Email/Text: bankruptcy@collegeave.com	Nov 22 2023 20:57:00	College Avenue Student Loan, 1105 N. Market Street, 20th Floor, Wilmington, DE 19801-1216
519792673	+ Email/Text: bfore90210@aol.com	Nov 22 2023 20:57:00	GinaMarie Forester, 7 Ruth Court, Absecon, NJ 08201-1813
519792675	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 22 2023 20:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519801059	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2023 21:12:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519792676	^ MEBN	Nov 22 2023 20:54:44	Mazda Financial Services, 6400 Main Street, Suite 200, Amherst, NY 14221-5803
519817417	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2023 20:58:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519792677	+ Email/Text: netcreditbnc@enova.com	Nov 22 2023 20:59:00	NetCredit, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
519845270	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 21:12:53	Portfolio Recovery Associates, LLC, c/o Wawa, POB 41067, Norfolk VA 23541
519792680	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2023 21:12:46	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
519792678	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 22 2023 20:57:00	New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, P.O. Box 245, Trenton, NJ 08695-0245
519792681	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2023 20:59:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250, Salt Lake City, UT 84165-0250
519844329	+ Email/PDF: ebn_ais@aisinfo.com	Nov 22 2023 21:02:33	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519792883	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 21:13:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519792682	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 21:01:49	Synchrony Bank - Paypal Credit, Attn: Bankruptcy Department, Post Office Box 965061, Orlando, FL 32896-5061
519792686	Email/Text: bkelectronicnotices@usaa.com	Nov 22 2023 20:57:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor CSMC 2018-SP2 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert A. Loefflad	on behalf of Debtor Robert Allan Forester rloefflad@king-barnes.com ghuie@ffhlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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